

Certificate Number: 14912-NJ-DE-032776024

Bankruptcy Case Number: 19-12598



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 6, 2019, at 2:43 o'clock PM EDT, Jo Ann Hartl completed a course on personal financial management given by internet by 001 Debtoedu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 6, 2019

By: /s/Jai Bhatt

U.S. BANKRUPTCY COURT
FILED
TRENTON, NJ
May 6, 2019
JAI BHATT
BY
DEPUTY CLERK

Name: Jai Bhatt

Title: Counselor